



DO I NEED MATERNITY INSURANCE?

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Do you need some help finding out about maternity insurance in Singapore? Kate is our Marketing Manager at Expat Insurance and she is 20 weeks pregnant with her second baby. She has Singapore maternity insurance for her pregnancy this time, but did not have it for her first baby. Here is her story on the differences between this pregnancy and her last one. If you are planning on getting pregnancy insurance, get in touch today and we'd be happy to help guide you through the ins and outs!

This is my first full-time maternity stint in Singapore. I did not have any maternity insurance with my first pregnancy as we had just got married and we thought that we would chill out and wait. A clear, blue line on the pregnancy test after our wedding in 2016 said differently.

There was no way that we could afford to have the baby here in Singapore without insurance. I had just quit my job to become a freelance writer. We were living in Singapore on one wage and we had no savings. Long story short, I moved back to Australia for six months to work and had our son there in the public system for free. It was an amazing experience and I feel so blessed to have had that option.

ecause I went public, it was a very hands off 'She'll be right' approach. My care and check-ups were midwife led and I only saw an obstetrician once through the whole process. I had asked my GP in Australia what the minimum requirements would be for healthy pregnancy check ups and we stuck to that, by the book. It was calm. It was easy. I had a lovely birth and my biggest pregnancy expense was over the counter heart burn medication!

The downside – and it's a biggie! – was that I was away from my husband for six months. He had to stay here in Singapore, while I worked in Australia so that I could have residency status to legally (and fairly, given that it was free) have our baby there. We were not prepared to do that again, so we promptly took out BUPA worldwide cover with maternity as soon as I fell pregnant in 2016. We were not being caught out a second time.

Fast forward to 2018 and we are expecting again (exciting!) and I am fully covered and have been for at least 12 months (thank goodness!). We are having our baby here in Singapore and it's all so far so good. With some differences this time.

There is a lot more testing here and it is expensive.

We have chosen NUH because it has a good midwife program and because it is cheap. I want to have a natural birth, have the baby and go home the next day. Done. I don't want intervention (unless medically required) and I want to go as full term as I possibly can without being induced. We have had minimum care thus far, only the mandatory tests and scans and we hope to continue that way.

Last weekend I tallied up the bills that we have paid so far. It came to \$3545.00. I have not even had my 20-week scan. There is an additional package cost for checkups and scans from 20 weeks which is \$948.00. There is also the package for the birth itself. We are going with a natural delivery which is one night of accommodation in hospital. I have chosen a 1 bedroom (not suite!) option so that I get some sleep on that first night post-delivery, but that is by far our most lavish expense. The delivery package comes to about \$4500.

So, in total, for a really basic maternity package as a private patient in a public hospital – baby number 2 is going to cost \$8993 so far.

BUPA have been fabulous, and everything has been covered. But for a strictly no bells and whistles patient like myself, my head is already swimming and I can see first hand how the costs can quickly escalate and spiral out of control.

My take away is this: plan your pregnancies or be prepared to shell out a lot of cash. If I had have stayed and had an emergency c – section, we would have been paying that off for years and years. That seems crazy to me.

Leaving your partner to go overseas to have your baby isn't ideal and we were so lucky to be able to do that. Saying goodbye to my husband with a week-old babe in arms while he flew back to finish off the school term is still one of my most painful memories. I never want to relive that, and I don't want anyone else to feel that pain, either.

I know I sound like a year eight Phys – Ed teacher, but if you aren't using contraception, you can get pregnant. We are all adults, we know this. Learn from our mistake. Educate and empower yourself. Know your options. Don't leave your new little family in the lurch financially and don't let an insanely expensive health care system hold you for ransom. No way!

Do whatever you can to enjoy this journey, because it can be pretty stressful, but it is also pretty damn amazing and totally worth it!

If you want to get in touch, [drop us a line here](#) and have a chat to one of our consultants.